

Substitute for form 1449/PTO		Complete If Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/071,053
		Filing Date	02/08/2002
		First Named Inventor	Bruce BENT et al.
		Art Unit	3694
		Examiner Name	Mary Da Zhi Wang Cheung
		Attorney Docket Number	049212-0104
(use as many sheets as necessary)			
Sheet	1	of	1

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
J1	US - 5,424,938		06-13-1995	WAGNER et al.	
J2	US - 6,041,314		03-21-2000	DAVIS	
J3	US - 6,112,191		08-29-2000	BURKE	
J4	US - 2002/0161707		10-31-2002	COLE et al.	
J5	US - 2003/0149646		08-07-2003	CHEN et al.	
J6	US - 2005/0091137		04-28-2005	WOEBER	
J7	US - 2006/0155644		07-13-2006	REID et al.	
J8	US - 2006/0167773		07-27-2006	YANG et al.	
J9	US - 2008/0015985		01-17-2008	ABHARI et al.	
J10	US - 2008/0046358		02-21-2008	HOLM-BLAGG et al.	
J11	US - 2008/0097899		04-24-2008	JACKSON et al.	
J12	US - 2008/0133280		06-05-2008	ZIEGLER	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			
J13		Letter From Jamey Basham, Attorney, LEXSEE 1990 FDIC Interp. Ltr., Lexis 1, Federal Deposit Insurance Corporation, FDIC-90-02, January 3, 1990, 2 Sheets.			
J14		Letter From Colleen Curran Harvey, Deputy Chief Counsel, January 8, 1985; Letter From Merle Y. Waldman, November 14, 1984; Letter From Merle Y. Waldman, September 24, 1984; Letter From Merle Y. Waldman, August 8, 1984, LEXSEE 1985 Sec No- Act., Lexis 1593, Securities Exchange Act of 1934 - Section 15(a), 11 Sheets.			
J15		The Insured Savings Account, Issuer Guide to Offering MMDAs Through Merrill Lynch, Merrill Lynch Money Markets, Inc., "Operational Guide To The Merrill Lynch MMDA Program 1986", September 1986 3 Sheets.			
J16		FDIC Federal Register Citations: Email from Bert Ely to Comments, 03/08/2006, Subject: Large-Bank Deposit Insurance Determination Proposal- RIN 3064-AC98 -- Regs@fdic.gov. Attached, also from FDIC Federal Register Citations: Email From American Banker, by Bert Ely, 02/24/2006, Viewpoint: FDIC's Account-Link Plan a Pointless, Costly Threat			

Examiner Signature	/Mary Cheung/	Date Considered	12/05/2008
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